

### IT IS ORDERED as set forth below:

Date: November 13, 2015

Mary Grace Duhl

Mary Grace Diehl
U.S. Bankruptcy Court Judge

# IN THE UNITED STATES BANKRUPTCY COURT Northern District of Georgia Atlanta Division

| In the Matter o | н | í |
|-----------------|---|---|
|-----------------|---|---|

| Eric M. Washington and Queen S. Washington               | Case Nc. 12-73756-MGD |  |
|--|-----------------------|--|
| Debtors )  | Chapter 13            |  |
|  | Judge Daehl           |  |
| Eric M. Washington and Queen S. Washington, ) Movants, ) |                       |  |
| v. )   | Contested Matter      |  |
| Wells Fargo Bank, N.A.                                   |                       |  |
| Respondent. )  | . (                   |  |

# ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED STATUS OF CLAIM OF WELLS FARGO BANK, N.A. AND TO STRIP LIEN EFFECTIVE UPON DISCHARGE

The above matter came before the Court on March 20, 2013 on Debtors' Motion to Determine Secured Status of Claim of Wells Fargo Bank, N.A.. and To Strip Lien Effective Upon Discharge (the "Motion") Docket No. 25 Debtors' a determination that the second priority lien held

by Wells Fargo Bank, N.A.. on Debtors' interest in their residence (the "Lien") located at 1051 Cherry Laurel Drive, Lithonia, GA 30058 (the "Property") is completely unsecured because, based upon the Property's value and the amount of the first priority mortgage, there being no equity in the Property to which the Lien can attach. No party filed a response or otherwise appeared in opposition to Debtors' Motion. Based upon all matters of record, it is hereby

ORDERED that Debtors' Motion is granted as provided herein *Nunc Pro Tunc* March 20, 2013; it is

**FURTHER ORDERED** that, for purposes of the Debtors' chapter 13 case, the claim of Wells Fargo Bank, N.A., related to the Lien shall be treated as a general non-priority unsecured claim; and it is

FURTHER ORDERED that, effective upon entry of discharge in the Debtors' Chapter 13 case, the Lien of Wells Fargo Bank, N.A., evidenced by a security deed recorded in the Superior Court of DeKalb County at Deed Book 18724, Page 278, shall be avoided without further order pursuant to 11 U.S.C. section 506(d); provided, however, that the Court reserves jurisdiction to consider if appropriate the avoidance of Respondent's Lien prior to entry of a discharge under 11 U.S.C. section 1328(a). In the event the Debtors' case is dismissed or converted to chapter 7, the Lien of Respondent shall not be affected by this Order in accordance with 11 U.S.C. sections 349(b)(1)(C) or 348(f)(1)(B) as applicable.

#### END OF DOCUMENT

Prepared by Counsel for Movants

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Approved and No Opposition by the Chapter 13 Trustee

/S/ K. Edward Safir

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## **DISTRIBUTION LIST**

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